(b) and (c) The places mentioned above do not fall within Municipality / Urban Agglomeration of Delhi. Hence taxi / Scooter charges are not admissible , in terms of extant orders.

Subsidy for foodgrains

2494. SHRI NARENDRA MOHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that majority of the States have failed to distribute foodgrains given to them by Government at highly subsidised prices, to the people living below the poverty line, involving a subsidy of Rs. 12,500 crores;

(b) if so, what is the reaction of Government when full utilisation of huge subsidy of Rs. 12,500 crores has not been made; and

(c) what is the estimated subsidy on this account for the current financial year keeping in view the above scenario?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI B ALASAHEB VIKHE PATIL): (a) During the period April 2000 to April 2001, the States had lifted 66.19% of allocation of rice and 51.3% of allocation for wheat for BPL families. Lifting has been high in Karnataka, Kerala, Tamil Nadu and Eastern States, but poor or moderate in Bihar, Delhi, Goa, Gujarat, M.P., Maharashtra and U.P., etc.

(b) and (c) Due to very large volume of procurement of rice and wheat, resulting in an unprecedented stock levels of nearly sixty million tonnes in July, 2001, which is almost 3 times more than the buffer stocks norms as also, reduction in issue price for APL families and Antyodaya scheme, the food subsidy budget may exceed the Budgeted estimate of Rs. 13,675 crore in the current financial year.

Encouragement to insurance coverage

2495. SHRI PREM CHAND GUPTA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that only two million people are insured in India out of a population of one billion;

(b) whether this is attributed to the fact that most of the population either do not know of schemes or have no faith in them; and

(c) if so, the steps Government are taking to encourage more insurance coverage?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) The Life Insurance Corporation of India (LIC) have intimated that the total insurable population is 343.74 million (age group 15 to 69) and as per their estimates, out of them 86.27 million people have been covered as on 31st March, 2001.

(b) LIC has intimated that they have taken steps to bring its schemes to the knowledge of the population which are still uncovered through the network of its Agents and Development Officers and through Group Insurance Schemes and Social Security Schemes. The No. of new policies sold under individual assurances during the last three years are as below:—

Year	199&-1999	1999-2000	2000-2001
No. of Policies (in crores)	1.48	1.70	1.97

The consistent growth in the business of LIC is evidence of the faith of the people in its schemes.

(c) In addition to the LIC making additional efforts to increase its reach through additional marketing force, better customer services, introduction of new products, wider use of information technology etc. the advent of new life insurance companies is expected to increase the coverage.

Direct Negotiation of States with the World Bank

2496. DR. BIPLAB DAS GUPTA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Government and the World Bank have since decided that henceforth States will not be able to negotiate with the World Bank directly;

(b) if so, the reasons therefor;

(c) whether it is also a fact that the decision would affect the entire aid scenario being drawn by several States;

(d) if so, what is the Government's reaction in this regard; and

(e) whether Government would tap other alternative sources?